



ASSOCIATION FOR ENTERPRISE OPPORTUNITY

## Northwest Area Foundation

# MICROENTERPRISE DEVELOPMENT TRAINING INSTITUTE

Best Western Coeur d'Alene Inn  
Coeur d'Alene, Idaho  
July 19-20, 2004

Photo credit to Coeur d'Alene Chamber of Commerce/Joel Riner

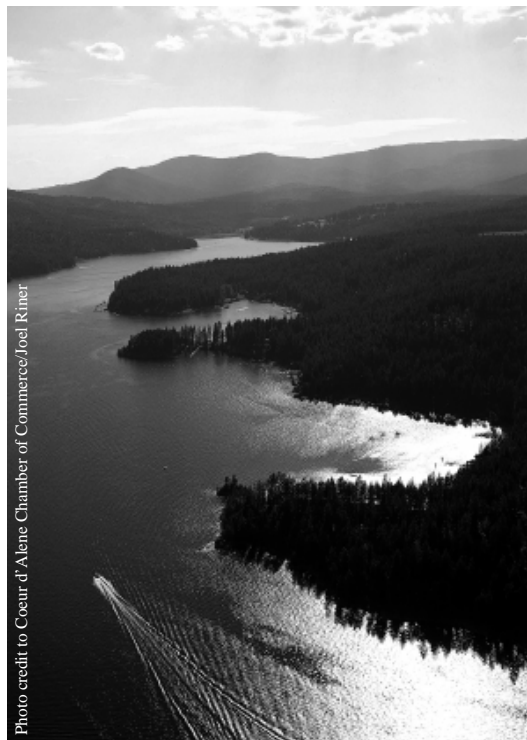


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### What is Microenterprise?

Microenterprise Development is a successful tool to alleviate poverty and create jobs. Microenterprise loans in the U.S. range from \$500 - \$35,000 for start up or expansion of small businesses and are accompanied by intensive training for entrepreneurs. AEO's Training Institute will help practitioners develop and strengthen their skills to help low and moderate income people start and expand businesses and obtain financing in the Northwest.

### Who Should Attend?

- Microenterprise Development Organizations
- Small Business Development Organizations
- Community Action Agencies
- Community Development Corporations
- Financial Institutions
- Government Officials
- Economic Development Professionals

[www.microenterpriseworks.org](http://www.microenterpriseworks.org)

# MICROENTERPRISE DEVELOPMENT TRAINING INSTITUTE

## AEO Microenterprise Regional Training Institute

July 19-20, 2004

Best Western Coeur d'Alene Inn

Coeur d'Alene, Idaho

Sponsored by the Association for Enterprise Opportunity, the Northwest Area Foundation,  
the Corporation for Enterprise Development (CFED),  
Affiliated Tribes of the Northwest Indians Economic Development Corporation, and  
the Oregon Native American Business and Entrepreneurial Network (ONABEN)

### Monday, July 19

7:30 am - 8:30 am Breakfast and Registration

8:30 am - 5:00 pm **I: Full Day Institute:** Introduction to Starting and Sustaining a Microenterprise  
Development Program by Elizabeth Williams, AEO

OR

8:30 am - 12:00 pm Concurrent Sessions (20 minute break at 10:00 am)

#### **A. Microlending**

A1: Best Practices in Underwriting Microloans for Start-Ups (Trainer TBA)

#### **B. Organizational Development**

B1: Designing an Effective, High-Performance Microenterprise Program by Jason Friedman, AEO

B2: Native Entrepreneurship: Best Practices in Program Development  
and Training Strategies by Tom Hampson, ONABEN; Jennifer Malkin, CFED; and  
Ted Piccolo, Colville Confederated Tribes

12:00pm - 1:15 pm **Lunch Presentation:** What does Performance Look Like in the Microenterprise Industry?  
by Jason Friedman, AEO

1:30 pm - 5:00 pm Concurrent Sessions (20 minute break at 3:00 pm)

#### **A. Microlending**

A2: Best Practices in Scaling Up Your Microloan Program (Trainer TBA)

#### **B. Organizational Development**

B3: Developing an Effective Fundraising Plan by Bill Edwards, AEO

B4: Rural Microenterprise Organizations as a Catalyst for Community  
Economic Development by Natallie Keiser, AEO

### Tuesday, July 20

7:30 am - 8:30 am Breakfast

8:30 am - 12:00 pm Concurrent Sessions (20 minute break at 10:00 am)

#### **B. Organizational Development**

B2: Native Entrepreneurship: Best Practices in Program Development and  
Training Strategies by Tom Hampson, ONABEN; Jennifer Malkin, CFED; and  
Ted Piccolo, Colville Confederated Tribes

B5: Developing an Effective Marketing Plan, Natallie Keiser, AEO

#### **C. Training and Technical Assistance**

C1: Designing a High-Impact, Cost-Effective Technical Assistance Program by Jason Friedman, AEO

C2: Developing Effective Client Screening and Assessment Tools by Elizabeth Williams, AEO



*AEO supports the development of strong and effective U.S. microenterprise programs to assist underserved entrepreneurs in starting, stabilizing and expanding businesses.*

[www.microenterpriseworks.org](http://www.microenterpriseworks.org)

# SESSION DESCRIPTIONS

## **I. Full Day Workshop:**

**Introduction to Starting and Sustaining a Microenterprise Development Program:** This comprehensive institute will educate new practitioners and key supporters, e.g., board members, policy makers, legislators, representatives of financial institutions and others on the elements of a successful microenterprise program.

**A1: Best Practices in Underwriting Microloans for Start-Ups:** This “hands-on” session covers everything you need to know about the underwriting process and includes small group exercises with ‘real’ business plans.

**A2: Best Practices in Scaling Up Your Microloan Program:** The critical challenge facing microlenders is to reach more customers while lowering costs. Learn strategies on how to develop a continuum of capital to fuel business start-up and growth.

**B1: Designing an Effective, High-Performance Microenterprise Program:** This session is designed for non-profits that are interested in developing a Microenterprise program and existing providers that are interested in learning about “best practice” methods for program design, delivery, business training curriculum, technical assistance models, microlending and evaluation.

**B2: Native Entrepreneurship: Best Practices in Program Development and Training Strategies:** This workshop is designed for Tribal economic developers and local microenterprise development practitioners currently serving or interested in serving Native entrepreneurs. Utilizing national, regional, and local information and expertise, the workshop will address the following key considerations in program development: (1) The role of your program within the existing service structure; (2) Effective practices in training and available resources for serving Native entrepreneurs; (3) National efforts and opportunities for funding.

- ◆ **Lunch Presentation:** What does Performance Look Like in the Microenterprise Industry? AEO will share the findings of the Aspen Institute’s research on the characteristics of high performance organizations. It will offer insight into “best practices” as achieved by leaders in such areas as targeting, scale, program quality, efficiency, and sustainability.

**B3. Developing an Effective Fundraising Plan:** Learn how to become an effective fundraiser and develop the components of a sound fundraising plan.

**B4. Rural Microenterprise Organizations as a Catalyst for Community Economic Development:** Participants will be introduced to a new role for Microenterprise organizations as community builders in rural communities. The goal is to help organizations explore innovative ways to provide opportunities for low-income entrepreneurs, by creating a vigorous community which recognizes the importance of entrepreneurs and therefore encourages and supports entrepreneurial effort.

**B5. Developing an Effective Marketing Plan:** Participants will get an introduction to the potential of extending services to entrepreneurs with disabilities. Learn how to develop a partnership with you local Vocational Rehabilitation system to become a training and technical assistance provider to their clients - and develop a new revenue stream.

**C1: Designing a High-Impact, Cost-Effective Technical Assistance Program:** Learn how an organization can offer the broadest range of service, assure for the highest quality of information and advice, and satisfy client demand & within a limited set of resources. A major focus is on how to keep graduates coming back for more services to help them grow and become profitable.

**C2: Developing Effective Client Screening and Assessment Tools:** With funders focusing on outcomes and Executive Directors focusing on costs, client screening is no longer a choice. This session will take you step-by-step through their process for determining the business and personal readiness of potential clients. Screening tools and case studies will be featured.

**For more detailed information  
on these sessions, contact:**

**Jason Friedman, AEO  
(319)341-3556  
jfriedman@assoceo.org**

**For questions about registration  
please contact**

**Haydée Grijalva, AEO  
(703)841-7760x24  
hgrijalva@assoceo.org**

[www.microenterpriseworks.org](http://www.microenterpriseworks.org)



# Travel and Accommodations

## Best Western Coeur d' Alene Inn

West 414 Appleway, Coeur d' Alene, ID 83814

For reservations call (800)251-7829

Attendees should mention Association for Enterprise Opportunity to get the room rate of \$119.00 for single or double rooms.

Make your reservations by Friday, June 18, 2004

Getting to Coeur d'Alene is easy and affordable. The city is serviced by:

- **Bus:** Greyhound ([www.greyhound.com](http://www.greyhound.com)) goes directly to Coeur d'Alene
- **Rail:** Amtrak ([www.amtrak.com](http://www.amtrak.com)) goes to the Spokane, WA

Fly to Spokane International Airport in Washington to take advantage of the low air fares offered by Southwest Airlines. The Spokane International Airport in Washington is just 35 minutes from Cour d'Alene.

For tickets call 1-800-435-9792 or order online at [www.southwest.com](http://www.southwest.com)

[www.microenterpriseworks.org](http://www.microenterpriseworks.org)

Association for Enterprise Opportunity  
1601 North Kent Street, Suite 1101  
Arlington, VA 22209

Non-Profit Org.  
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## Registration Form

One form per person, photocopies accepted

Please mail or fax both sides of your completed form to:

**Association for Enterprise Opportunity**  
1601 North Kent Street, Suite 1101  
Arlington, VA 22209  
Fax: 703-841-7748

A limited number of registration scholarships are available. For questions about scholarships and other issues concerning the registration, contact:

- Haydee Grijalva (AEO) (703) 841-7760 x 24  
hgrijalva@assoceo.org

For more details on the sessions, contact:

- Jason Friedman (AEO) (319) 341-3556  
jfriedman@assoceo.org

Name \_\_\_\_\_ Organization \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

**Check if you are AEO Member** ☐ (for membership status verification call 703-841-7760 x 24)

**Check the appropriate price for your registration.**

**Advanced Registration (Postmarked or faxed on or before June 18, 2004)**

	AEO Members	Non- Members
<input type="checkbox"/> Full conference (All day Monday to noon Tuesday)	<input type="checkbox"/> <b>\$75</b>	<input type="checkbox"/> <b>\$115</b>
<input type="checkbox"/> <b>Group rate:</b> The third registrant from the same organization will receive a special rate	<input type="checkbox"/> <b>\$60</b>	<input type="checkbox"/> <b>\$100</b>
<input type="checkbox"/> All day Monday only (includes breakfast and lunch)	<input type="checkbox"/> <b>\$50</b>	<input type="checkbox"/> <b>\$90</b>
<input type="checkbox"/> Half day Tuesday only (Includes breakfast)	<input type="checkbox"/> <b>\$25</b>	<input type="checkbox"/> <b>\$45</b>

**Registration after June 18, 2004 (Postmarked or faxed on or after June 19, 2004)**

	AEO Members	Non- Members
<input type="checkbox"/> Full conference (All day Monday to noon Tuesday)	<input type="checkbox"/> <b>\$90</b>	<input type="checkbox"/> <b>\$138</b>
<input type="checkbox"/> <b>Group rate:</b> The third registrant from the same organization will receive a special rate	<input type="checkbox"/> <b>\$72</b>	<input type="checkbox"/> <b>\$120</b>
<input type="checkbox"/> All day Monday only (includes breakfast and lunch)	<input type="checkbox"/> <b>\$60</b>	<input type="checkbox"/> <b>\$108</b>
<input type="checkbox"/> Half day Tuesday only (Includes breakfast)	<input type="checkbox"/> <b>\$30</b>	<input type="checkbox"/> <b>\$53</b>

**Payment Information:** (Registration will not be processed without payment)

Check (Payable to AEO) ☐ MasterCard ☐ Visa ☐ American Express ☐

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Print name as it appears on card \_\_\_\_\_

Signature (required for credit card payment) \_\_\_\_\_

Billing Address (if different from registration address) \_\_\_\_\_

Total Enclosed \_\_\_\_\_

Registration Form continued on back

☐ Scholarship recipient

**Classes will be filled as applications are received. Register today!**

[www.microenterpriseworks.org](http://www.microenterpriseworks.org)

## Registration Form continued

**Please check the appropriate box to show which sessions you wish to attend**

### Monday, July 19

If you choose **Full Day Institute**, Please do not check any other boxes for July 19.

- ☐ **8:30 - 5:00 Full Day Institute:** Introduction to Starting and Sustaining a Microenterprise Development Program by Elizabeth Williams, AEO

#### **8:30 am - 12:00 pm Concurrent Sessions**

##### **A. Microlending**

- ☐ A1: Best Practices in Underwriting Microloans for Start-Ups (Trainer TBA)

##### **B. Organizational Development**

Choose one

- ☐ B1: Designing an Effective, High-Performance Microenterprise Program by Jason Friedman, AEO
- ☐ B2: Native Entrepreneurship: Best Practices in Program Development and Training Strategies by Tom Hampson, ONABEN; Jennifer Malkin, CFED; and Ted Piccolo, Colville Confederated Tribes
- ☐ **12:00pm - 1:15 pm Lunch Presentation:** What does Performance Look Like in the Microenterprise Industry by Jason Friedman, AEO

#### **1:30 pm - 5:00 pm Concurrent Sessions (20 minute break at 3:00 pm)**

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- ☐ A2: Best Practices in Scaling Up Your Microloan Program (Trainer TBA)

##### **B. Organizational Development**

- ☐ B3: Developing an Effective Fundraising Plan by Bill Edwards, AEO
- ☐ B4: Rural Microenterprise Organizations as a Catalyst for Community Economic Development by Natallie Keiser, AEO

### Tuesday, July 20

#### **8:30 am - 12:00 pm Concurrent Sessions (20 Minute break at 10:00 am)**

##### **B. Organizational Development**

- ☐ B2: Native Entrepreneurship: Best Practices in Program Development and Training Strategies by Tom Hampson, ONABEN; Jennifer Malkin, CFED; and Ted Piccolo, Colville Confederated Tribes
- ☐ B5: Developing and Effective Marketing Plan by Natallie Keiser, AEO

##### **C. Training and Technical Assistance**

- ☐ C1: Designing a High-Impact, Cost-Effective Technical Assistance Program by Jason Friedman, AEO
- ☐ C2: Developing Effective Client Screening and Assessment Tools by Elizabeth Williams, AEO

AEO Federal Taxpayer ID# 36-3834357 Cancellation Policy: training registration cancellations must be requested IN WRITING to AEO. Requests received before July 1, 2004 will be refunded at 50%. No refunds after that date (no exceptions).